

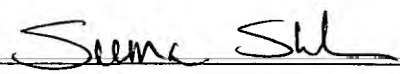


IFW 3628

AMENDMENT TRANSMITTAL LETTER (Small Entity)					Docket No. 20062/3-CIP	
Applicant(s): Frank et al.						
Application No. 09/825,426	Filing Date April 3, 2001	Examiner Ojo O. Oyebisi	Customer No. 21710	Group Art Unit 3628	Confirmation No. 2062	
Invention: FINANCIAL OPTIMIZATION SYSTEM AND METHOD						
 COMMISSIONER FOR PATENTS:						
Transmitted herewith is an amendment in the above-identified application.						
<input checked="" type="checkbox"/> Applicant claims small entity status. See 37 CFR 1.27						
The fee has been calculated and is transmitted as shown below.						
CLAIMS AS AMENDED						
	CLAIMS REMAINING AFTER AMENDMENT	HIGHEST # PREV. PAID FOR	NUMBER EXTRA CLAIMS PRESENT	RATE	ADDITIONAL FEE	
TOTAL CLAIMS	12 -	20 =	0	x \$25.00	\$0.00	
INDEP. CLAIMS	3 -	3 =	0	x \$100.00	\$0.00	
Multiple Dependent Claims (check if applicable) <input type="checkbox"/>					\$0.00	
TOTAL ADDITIONAL FEE FOR THIS AMENDMENT					\$0.00	
<input checked="" type="checkbox"/> No additional fee is required for amendment. <input type="checkbox"/> Please charge Deposit Account No. _____ in the amount of _____ <input type="checkbox"/> A check in the amount of _____ to cover the filing fee is enclosed. <input checked="" type="checkbox"/> The Director is hereby authorized to charge payment of the following fees associated with this communication or credit any overpayment to Deposit Account No. 50-0369 <input checked="" type="checkbox"/> Any additional filing fees required under 37 C.F.R. 1.16. <input type="checkbox"/> Any patent application processing fees under 37 CFR 1.17. <input type="checkbox"/> Payment by credit card. Form PTO-2038 is attached. WARNING: Information on this form may become public. Credit card information should not be included on this form. Provide credit card information and authorization on PTO-2038.						
 _____ Signature			Dated: December 27, 2006			
Shelly L. Dorn (Reg. No. 58,207) Attorney for Applicant(s) Brown Rudnick Berlack Israels LLP One Financial Center, Box IP Boston, MA 02111 Tel.: (617) 856-8174 Fax: (617) 856-8201 Email: ip@brownrudnick.com			<div style="border: 1px solid black; padding: 5px;"> I certify that this correspondence is being deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to "Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450" [37 CFR 1.8(a)] on 12/27/06 _____ (Date)  _____ Signature of Person Mailing Correspondence Seema M. Shah _____ Typed or Printed Name of Person Mailing Correspondence </div>			
CC:						



PATENT

Attorney Docket No.: 20062/3-CIP

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANT(S): Glenn Frank et al. EXAMINER: Ojo O. Oyebisi
SERIAL NO.: 09/825,426 GROUP ART UNIT: 3628
FILED: April 3, 2001 CONFIRMATION NO.: 2062
FOR: *FINANCIAL OPTIMIZATION SYSTEM AND METHOD*

CERTIFICATE OF MAILING

I hereby certify that this paper (along with any paper referred to as being attached or enclosed) is being deposited with the United States Postal Service on the date shown below with sufficient postage as first class mail in an envelope addressed to the: Mail Stop Amendment, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on:

By: Seema M. Shah
Seema M. Shah

December 27, 2006
Date

MAIL STOP AMENDMENT
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

AMENDMENT AND RESPONSE

Sir:

In response to the Office Action dated June 30, 2006, please consider the following remarks and reconsider the present application in view thereof.